

Form 185 – ntc13plnafter

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
402 East State Street  
Trenton, NJ 08608

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Case No.: 18–29664–MBK  
Chapter: 13  
Judge: Michael B. Kaplan

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Indie R Cooper–Guzman  
147A David St.  
South Amboy, NJ 08879

Social Security No.:

xxx–xx–5755

Employer's Tax I.D. No.:

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**NOTICE OF FILING OF MODIFICATION OF PLAN AFTER CONFIRMATION  
AND NOTICE OF HEARING THEREON**

Notice is hereby given that a Plan was confirmed in this matter on January 8, 2021.

On 10/22/2021 the debtor filed a modification to the Plan.

Accordingly, a hearing will be held before the Honorable Michael B. Kaplan on:

Date: December 8, 2021  
Time: 10:00 AM  
Location: Courtroom 8, Clarkson S. Fisher, U.S. Courthouse, 402 E. State St., Trenton, NJ 08608–1507

Accordingly, notice is hereby given that,

1. Seven (7) days prior to the confirmation hearing is fixed as the last day for filing a written rejection to the modified plan.
2. Pursuant to 11 U.S.C. 1323 (c), if the Plan as modified changes the rights of the holder of a secure claim, such holders acceptance or rejection of the Plan before modification will be deemed acceptance or rejection of the Plan as modified, unless the holder changes such holders acceptance or rejection of the Plan within the time fixed.
3. **If, at the confirmation hearing, the Court determines that the plan is not confirmable, the debtor's case may be dismissed or converted.**

A copy of the modified Plan will follow this notice.

Dated: October 25, 2021

JAN: gan

Jeanne Naughton  
Clerk

In re:  
Indie R Cooper-Guzman  
Debtor

Case No. 18-29664-MBK  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin

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The following symbols are used throughout this certificate:

| Symbol | Definition                                                                                                                                                                                                                                                                                                    |
|--------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| +      | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.                                                                                |
| ++     | Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).                                                                                                                                                                      |
| ##     | Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable. |

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 27, 2021:

| Recip ID  | Recipient Name and Address                                                                                                                  |
|-----------|---------------------------------------------------------------------------------------------------------------------------------------------|
| db        | + Indie R Cooper-Guzman, 147A David St., South Amboy, NJ 08879-1709                                                                         |
| r         | + Coldwell Banker, 51 Arthur Street, Suite H, East Brunswick, NJ 08816-3712                                                                 |
| 517791802 | + Able Medical Transportation, PO Box 6837, Bridgewater, NJ 08807-0837                                                                      |
| 517791804 | + Account Resolution Services, Attn: Bankruptcy, Po Box 459079, Sunrise, FL 33345-9079                                                      |
| 517791810 | + Ally Financial, C/O Portfolio Recovery Associates, PO Box 12903, Norfolk, VA 23541-0903                                                   |
| 517791811 | + Atlantic Ambulance Corp, 3075 E Imperial Hwy Suite 200, Brea, CA 92821-6753                                                               |
| 517791812 | + Bank Of America, C/O Frederic I Weinberg & Associates, 1200 Laurel Oak Rd ste 104, Voorhees, NJ 08043-4317                                |
| 517791813 | + Bank of America, C/O Frederic I. Weinberg, 1200 Laurel Oak Road Suite 104, Voorhees, NJ 08043-4317                                        |
| 517791816 | + Borough South River Water, 48 Washington St., South River, NJ 08882-1247                                                                  |
| 517791814 | + Borough of South River Tax Collector, 48 Washington St, South River, NJ 08882-1247                                                        |
| 517791815 | + Borough of South River Water, 48 Washington St, South River, NJ 08882-1247                                                                |
| 517791818 | + Carrier Clinic, PO Box 147, Belle Mead, NJ 08502-0147                                                                                     |
| 518017821 | + Centra State Hospital, C/O A-1 Collection, 1297 Highway 33, Suite 906, Hamilton, NJ 08690-2713                                            |
| 517791822 | + Eagle Medical Transport, PO Box 29263, New York, NY 10087-9263                                                                            |
| 517791823 | + East Brunswick Family Practice, PO Box 2403, Voorhees, NJ 08043-6403                                                                      |
| 517791824 | + Emergency Physicians Associates of North, C/O HRRG, PO Box 459079, Fort Lauderdale, FL 33345-9079                                         |
| 517791825 | + Eric B. Chandler Health Center, 277 George St, New Brunswick, NJ 08901-1476                                                               |
| 517791829 | + Joseph Wutkowski, 172 Roosevelt Ave, Carteret, NJ 07008-2632                                                                              |
| 517791830 | + Lincoln Automotive Financial Service, Attn: Bankruptcy, Po Box 542000, Omaha, NE 68154-8000                                               |
| 517791831 | + MD Respiratory Services, 6 West 21st St, Bayonne, NJ 07002-3614                                                                           |
| 517791832 | + Overlook Hospital, PO Box 1750, Whitehouse Station, NJ 08889-1750                                                                         |
| 517791837 | + PNC Bank, C/O Mattleman, Weinroth & Miller, PC, 401 Route 70 East, Suite 100, Cherry Hill, NJ 08034-2410                                  |
| 517791839 | + PSE&G, PO Box 14444, New Brunswick, NJ 08906-4444                                                                                         |
| 517791838 | + Princeton & Rutgers Neurology, C/O Bureau of Accounts Control, PO Box 538, Howell, NJ 07731-0538                                          |
| 517791845 | + RWJ Health Network Ambulance, PO Box 251, South Amboy, NJ 08879-0251                                                                      |
| 517791840 | + Raritan Bay Medical Center, C/O MCS Claim Services, 123 Frost Street Suite 202, Westbury, NY 11590-5027                                   |
| 517791841 | + Raritan Bay Medical Center Old Bridge, 1 Hospital Plaza, Old Bridge, NJ 08857-3087                                                        |
| 517791842 | + Remex Inc, Attn: Bankruptcy, 307 Wall St., Princeton, NJ 08540-1515                                                                       |
| 517791843 | + Robert Wood John, C/O IC Systems, PO Box 64437, Saint Paul, MN 55164-0437                                                                 |
| 517791844 | + Robert Wood Johnson University Hospital, C/O Celentano, Stadtmauer & Walentowicz., 1035 Route 46 East, Suite B208, Clifton, NJ 07013-2469 |
| 517791846 | + Sears/CitiBank NA - Credit, C/O Portfolio Recovery, Po Box 41021, Norfolk, VA 23541-1021                                                  |
| 517791848 | + South River EMS, PO Box 949, Matawan, NJ 07747-0949                                                                                       |
| 517791849 | + Southern Bank Emergency EM / Care, C/O Bay Area Credit Services, LLC, 1000 Abernathy Rd. Bld 400, Suite 165, Atlanta, GA 30328-5612       |
| 517791850 | + Southern Bank Emergency Physicians, C/O Bay Area Credit Services, LLC, PO Box 5914, Troy, MI 48007-5914                                   |
| 517791852 | + Thomas Gowran Home Improvement and Excat, 12 W. Amherst St., East Brunswick, NJ 08816-2124                                                |
| 517791853 | + Traf Group Inc/A-1 Collections, Attn: Bankruptcy, 2297 St Hwy 33 Ste 906, Hamilton Square, NJ 08690-1717                                  |
| 517791854 | + Trenton State psychiatric Hospital, PO Box 7500, West Trenton, NJ 08628-0500                                                              |
| 517791855 | + University Behavioral Health Care, PO Box 826999, Philadelphia, PA 19182-6999                                                             |
| 517791856 | + University Radiology, C/O O'Brien and Taylor, Esqs., 175 Fairfield Avenue, West Caldwell, NJ 07006-6425                                   |
| 517823020 | + University Radiology Group, PC, c/o JEROME F. O'BRIEN, 175 FAIRFIELD AVENUE, P.O. BOX 505, WEST CALDWELL, NJ 07007-0505                   |
| 517791860 | ++ WELLS FARGO BANK NA, 1 HOME CAMPUS, MAC X2303-01A, DES MOINES IA 50328-0001 address filed with court., Wells                             |

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Fargo Bank, Attn: Bankruptcy Dept, Po Box 6429, Greenville, SC 29606

517887924

Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438

TOTAL: 42

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID  | Notice Type: Email Address                           | Date/Time            | Recipient Name and Address                                                                                                           |
|-----------|------------------------------------------------------|----------------------|--------------------------------------------------------------------------------------------------------------------------------------|
| smg       | Email/Text: usanj.njbankr@usdoj.gov                  | Oct 25 2021 20:23:00 | U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534                                                  |
| smg       | + Email/Text: ustpreion03.ne.ecf@usdoj.gov           | Oct 25 2021 20:23:00 | United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235 |
| cr        | Email/Text: Bankruptcy.Notices@pnc.com               | Oct 25 2021 20:23:00 | PNC BANK, N.A., 3232 NEWMARK DRIVE, MIAMISBURG, OH 45342                                                                             |
| lm        | Email/Text: Bankruptcy.Notices@pnc.com               | Oct 25 2021 20:23:00 | PNC BANK, PO Box 1820, Dayton, OH 45401-1820                                                                                         |
| lm        | Email/Text: Bankruptcy.Notices@pnc.com               | Oct 25 2021 20:23:00 | PNC Bank National Association, Po Box 1820, Dayton, OH 45401                                                                         |
| 517791803 | + Email/Text: bankruptcy@usecapital.com              | Oct 25 2021 20:23:00 | Abraham Morganoff, C/O Capital Accounts, PO Box 140065, Nashville, TN 37214-0065                                                     |
| 517791817 | + Email/Text: bankruptcy@usecapital.com              | Oct 25 2021 20:23:00 | Capital Accounts, Attn: Bankruptcy Dept, Po Box 140065, Nashville, TN 37214-0065                                                     |
| 517791819 | + Email/Text: bankruptcy_notifications@ccsusa.com    | Oct 25 2021 20:23:00 | Ccs Collections, 725 Canton St, Norwood, MA 02062-2679                                                                               |
| 517791820 | + Email/Text: bankruptcy_notifications@ccsusa.com    | Oct 25 2021 20:23:00 | Comcast, C/O Credit Collection Services, 725 Canton St., Norwood, MA 02062-2679                                                      |
| 517791821 | + Email/Text: bankruptcy_notifications@ccsusa.com    | Oct 25 2021 20:23:00 | Credit Collection Services, Attn: Bankruptcy, 725 Canton St, Norwood, MA 02062-2679                                                  |
| 517791827 | + Email/Text: bankruptcydepartment@tsico.com         | Oct 25 2021 20:23:00 | EZPass NY, C/O Transworld Systems, 5626 Frantz Rd, Dublin, OH 43017-1559                                                             |
| 517791828 | + Email/Text: kmorgan@morganlaw.com                  | Oct 25 2021 20:23:00 | Ford Motor Credit Company, LLC, C/O Morgan, Bornstein & Morgan, 1236 Brace Road - Suite K, Cherry Hill, NJ 08034-3229                |
| 518568394 | Email/Text: ar@figadvisors.com                       | Oct 25 2021 20:23:00 | MTAG Custodian for FIG Capital Investments NJ13, L, PO Box 54472, New Orleans Louisiana 70154-4472                                   |
| 517917717 | Email/Text: Bankruptcy.Notices@pnc.com               | Oct 25 2021 20:23:00 | PNC BANK N.A., PO BOX 94982, CLEVELAND, OH 44101                                                                                     |
| 517916972 | Email/Text: Bankruptcy.Notices@pnc.com               | Oct 25 2021 20:23:00 | PNC Bank, National Association, PO Box 94982, Cleveland, OH 44101                                                                    |
| 517791834 | Email/Text: Bankruptcy.Notices@pnc.com               | Oct 25 2021 20:23:00 | Pnc Bank, Attn: Bankruptcy Department, Po Box 94982: Ms: Br-Yb58-01-5, Cleveland, OH 44101                                           |
| 517897937 | Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com | Oct 25 2021 20:38:46 | Portfolio Recovery Associates, LLC, POB 41067, Norfolk, VA 23541                                                                     |
| 517916707 | Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com | Oct 25 2021 20:38:46 | Portfolio Recovery Associates, LLC, c/o Sears, POB 41067, Norfolk VA 23541                                                           |
| 517791833 | + Email/Text: bankruptcy_notifications@ccsusa.com    | Oct 25 2021 20:23:00 | Plymouth Rock Insurance, C/O Credit Collection Services, 725 Canton St, Norwood, MA 02062-2679                                       |
| 517791847 | + Email/Text: clientservices@simonsagency.com        | Oct 25 2021 20:23:00 | Simons Agency, Inc., Attn: Bankruptcy, 4963 Wintersweet Dr., Liverpool, NY 13088-2176                                                |
| 517791851 | + Email/Text: bankruptcy@certifiedcollection.com     | Oct 25 2021 20:23:00 | St. Peters Hospital, C/O Certified Credit &                                                                                          |

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|           |                                                     |                      |                                                                                                |
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|           |                                                     |                      | Collections, PO Box 1750, Whitehouse Station, NJ 08889-1750                                    |
| 517795257 | + Email/PDF: gecsed@recoverycorp.com                | Oct 25 2021 20:38:37 | Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021   |
| 517916410 | Email/Text: ar@figadvisors.com                      | Oct 25 2021 20:23:00 | TFS Cust for FIG Cap Inv NJ13, LLC, PO Box 54472, New Orleans Louisiana 70154-4472             |
| 517914928 | Email/Text: RPSBankruptcyBNCNotification@usbank.com | Oct 25 2021 20:23:00 | U.S. Bank National Association, Bankruptcy Department, PO Box 108, St. Louis MO 63166-0108     |
| 517791858 | Email/Text: RPSBankruptcyBNCNotification@usbank.com | Oct 25 2021 20:23:00 | US Bank/RMS CC, Attn: Bankruptcy, Po Box 5229, Cincinnati, OH 45201                            |
| 517791857 | Email/Text: RPSBankruptcyBNCNotification@usbank.com | Oct 25 2021 20:23:00 | Us Bank, Attn: Bankruptcy, PO Box 5229, Cincinnati, OH 45201                                   |
| 517901200 | + Email/PDF: EBN_AIS@AMERICANINFOSOURCE.COM         | Oct 25 2021 20:38:55 | Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901    |
| 517791859 | + Email/Text: bankruptcynotices@dcicollect.com      | Oct 25 2021 20:23:00 | Verizon Wireless, C/O Diversified Consultants, Inc, PO Box 551268, Jacksonville, FL 32255-1268 |

TOTAL: 28

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID  | Bypass Reason | Name and Address                                                                                                                                                                       |
|-----------|---------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 517791805 | *+            | Account Resolution Services, Attn: Bankruptcy, Po Box 459079, Sunrise, FL 33345-9079                                                                                                   |
| 517791806 | *+            | Account Resolution Services, Attn: Bankruptcy, Po Box 459079, Sunrise, FL 33345-9079                                                                                                   |
| 517791807 | *+            | Account Resolution Services, Attn: Bankruptcy, Po Box 459079, Sunrise, FL 33345-9079                                                                                                   |
| 517791808 | *+            | Account Resolution Services, Attn: Bankruptcy, Po Box 459079, Sunrise, FL 33345-9079                                                                                                   |
| 517791809 | *+            | Account Resolution Services, Attn: Bankruptcy, Po Box 459079, Sunrise, FL 33345-9079                                                                                                   |
| 517791835 | *P++          | PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982, address filed with court:, Pnc Bank, Attn: Bankruptcy Department, Po Box 94982: Ms: Br-Yb58-01-5, Cleveland, OH 44101 |
| 517791836 | *P++          | PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982, address filed with court:, Pnc Bank, Attn: Bankruptcy Department, Po Box 94982: Ms: Br-Yb58-01-5, Cleveland, OH 44101 |
| 517791826 | ##+           | EZPass NJ, RMCB Retrieval Masters Creditors Bureau, 4 Westchesters Plaza Suite 110, Elmsford, NY 10523-1615                                                                            |

TOTAL: 0 Undeliverable, 7 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 27, 2021

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 25, 2021 at the address(es) listed below:

| Name | Email Address |
|------|---------------|
|------|---------------|

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Albert Russo

on behalf of Trustee Albert Russo docs@russotrustee.com

Albert Russo

docs@russotrustee.com

Christian Del Toro

on behalf of Creditor PNC BANK N.A. cdeltoro@martonelaw.com, bky@martonelaw.com

Denise E. Carlon

on behalf of Creditor PNC BANK NATIONAL ASSOCIATION dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com

Frank J Martone

on behalf of Creditor PNC BANK N.A. bky@martonelaw.com

Frank J Martone

on behalf of Loss Mitigation PNC BANK bky@martonelaw.com

Frank J Martone

on behalf of Loss Mitigation PNC Bank National Association bky@martonelaw.com

Robert C. Nisenson

on behalf of Debtor Indie R Cooper-Guzman r.nisenson@rcn-law.com  
doreen@rcn-law.com;g2729@notify.cincompass.com;nisensonrr70983@notify.bestcase.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 9